

MARYLAND TITLE XXI STATE PLAN
FACT SHEET

Name of Plan: Maryland Children's Health Insurance Program

Date Plan Submitted: April 30, 1998

Date Plan Approved: July 29, 1998

State Plan Effective Date: July 1, 1998

Date Phase I Plan Submitted: June 30, 2000

Date Phase I Plan Approved: October 26, 2000

Phase I Plan Effective Date: July 1, 1998

Date Phase II Submitted: July 27, 2000

Date Phase II Approved: November 7, 2000

Plan II Effective Date: July 1, 2001

Date 3rd Amendment Submitted: June 14, 2002

Date 3rd Amendment Approved: September 12, 2002

3rd Amendment Effective Date: July 1, 2002

Date 4th Amendment Submitted: June 27, 2002

Date 4th Amendment Approved: September 19, 2002

Background

- On April 30, 1998, Maryland submitted a title XXI plan, under Phase I, to expand Medicaid eligibility to children born after October 1, 1983, from 185 percent to 200 percent of the Federal Poverty Level (FPL). It also expanded eligibility to children born before October 1, 1983, up to age 19, from 100 percent to 200 percent of the FPL. Eligible children receive the full Medicaid benefit package and all Medicaid program policies will apply.

Amendments

- On June 30, 2000, Maryland submitted an amendment under Phase I, to provide State Children's Health Insurance Program (SCHIP) coverage to targeted low-income children ages 1 through 5 in families with income above 133 percent of FPL up to 185 percent of FPL. It also expanded eligibility to children ages 6 and above who were born after September 30, 1983, in families with income over 100 percent of FPL up to 185 percent FPL. Prior to July 1, 1998, these children were eligible for a section 1115 demonstration project that did not provide inpatient hospital coverage.

- On July 27, 2000, Maryland submitted an amendment to implement Phase II of the Maryland Children's Health Program. Under Phase II, Maryland will provide SCHIP coverage to children with family income above 200 percent but at or below 300 percent of the Federal poverty level (FPL) through a separate child health program. For Phase II enrollees, it also introduces cost sharing and establishes a premium assistance program to provide coverage through employer sponsored health benefit plans that meet title XXI requirements.
- On June 14, 2002, Maryland submitted an amendment to change the required minimum employer contribution for family health coverage from 50 percent to 30 percent in their premium assistance program.
- On June 27, 2002, Maryland submitted its fourth amendment. This amendment updates and amends the SCHIP State plan to indicate the State's compliance with the final SCHIP regulations.

Children Covered Under Program

- In FFY 2001, the State reported that 109,983 children were ever enrolled in the Maryland Children's Health Program.

Administration

- Phase I and Phase II are administered by the State's Department of Health and Mental Hygiene.

Health Care Delivery System

- Services in Phase I are provided through the current delivery system for the Title XIX program, HealthChoice, a Section 1115 demonstration project. Most of the population is required to choose a Managed Care Organization (MCO) for delivery of health care services.
- Services in Phase II are provided through either a premium assistance program or the Health Choice Program.

Benefit Package

- In Phase I, the Medicaid benefit package is provided.
- In Phase II, the State provides Secretary-approved coverage that is the same as the coverage provided under its Medicaid benefit package.
- The State also provides premium assistance to children of employees enrolled in employer-sponsored coverage that meets the standards for benchmark or benchmark-equivalent coverage, or is substantially equal to benchmark coverage (Secretary-approved coverage). The benchmark plan is the Comprehensive Standard Health Benefits package which includes well child, well baby care and immunizations.

Cost Sharing

- There are no cost-sharing requirements for children enrolled in Phase I or for American Indians/Alaska Natives.
- Premiums will be charged to families of Phase II children as follows:
 - For families whose income is above 200 percent of FPL, but at or below 250 percent of FPL, the premiums will be \$450 per year, per family (\$38 per month); or
 - For families whose income is above 250 percent of FPL, but at or below 300 percent of FPL, premiums will be \$562 per year, per family (\$47 per month).
- Families enrolled in the premium assistance program will not be responsible for any copayments, coinsurance or deductibles imposed by the employer plan. The providers of services will bill the State or an administrator under State contract and receive direct reimbursement for these amounts.

Coordination between SCHIP and Medicaid

- Maryland uses the same system to determine eligibility for its Medicaid expansion program and its separate program.
- Maryland uses a Client Automated Resource Eligibility System (CARES) that uses financial and other data from the joint application process for Medicaid and the Maryland Children's Health Program (MCHP) to determine eligibility. CARES interfaces with the State's Medicaid Management Information System (MMIS) and triggers the HealthChoice enrollment process by the enrollment broker for both Medicaid and MCHP.

State Action to Avoid Crowd-Out

- In Phase I (under section 1115 demonstration authority) and Phase II of MCHP, any individual who is covered by employer-based health insurance, or who has voluntarily terminated employer-based health insurance, will have to wait 6 months prior to enrolling in the program.
- Employers participating in Phase II premium assistance programs must contribute at least 30 percent of the premium toward the cost of family coverage under the employer's plan.

Outreach Activities

The State utilizes many strategies to identify and enroll eligible children, which include:

--A grassroots information dissemination campaign involving collaboration with State agencies, advocacy and community-based groups and provider organizations.

--A public media and advertising campaign, which will include television, radio, billboards, mass-transit posters, newspapers and a press conference.

--A redesign of the application and eligibility determination process.

Financial Information

Phase I and Phase II:

Total FFY 2002 SCHIP allotment --\$33,927,307

Enhanced Federal matching rate --65%

	FFY 2002
State Share --	\$ 61.3 million
Federal Share --	\$113.9 million
Total --	\$175.2 million

Last updated: October 17, 2002